



# Early Head Start Gazette

March 2021

## Edible Painting

This might just be the best idea ever invented - edible paint! I have seen many recipes around the place lately with the most popular being yoghurt and food coloring. My little one has a milk allergy though so yogurt is out of the question. We use the next best thing - baby rice cereal!

First, you mix it up with lots of water until you get a nice consistency then you add the food coloring. I probably added a little bit too much but I love how bright the colors were!

<http://www.adorecherishlove.com/2015/04/sensory-sunday-edible-painting.html>



## How Can I Teach My Baby?"

### 1- Use Music.

Studies have always shown a link between music & cognitive development in babies. The greatest growth is from when they are still in the womb to two years of age, the time when listening-based learning is at its peak.

### 2- Interact with your child.

Sing with your baby. Dance with your baby. Use music as a jumping point to do this. Did you know that our children start to learn from us when they are still in the womb? Music has been a link to advanced math skills, foreign language aptitude, memory, and focus, to stimulate a baby's brain development starting in the 5th month of pregnancy to the second year?

### 3- Say Hello. Say Goodbye.

By one year, your baby will start to prefer you and begin to cry when you leave. This separation anxiety is normal



and healthy. Just tell your baby goodbye and that you will be back.

Do not sneak out! This will only make your baby more anxious the next time that you are around since he/she won't know if you are going to sneak out again. Just be cheerful when you leave, as if it is no big deal... "Bye, sweet girl! I'll see you soon! Have a great day! Love you!"

**4- TEACHING:** You can start showing your baby more books and flashcards. An example would be to teach him/her about the dog. Show your baby a picture of a dog and say "Look at the doggie! Ruff-Ruff!" Continue to do this. (Teaching body parts, animals, vehicles...)

**5- Teach your baby new words.** "Ma-Ma". Say it to your baby and they will try to repeat the word (or at least babble back to you). <https://www.yourmodernfamily.com/teach-your-baby-6-12-months/>

## The Power of Hugs

A simple hug can reap tremendous benefits for both you and your child. In fact, according to Michele Borba, author of *UnSelfie: Why Empathetic Kids Succeed in Our All-About-Me World*, a hug could very well be "the most powerful tool in your parenting toolkit."

Not only does a hug boost levels of the feel-good hormone oxytocin: it also reduces levels of the stress hormone cortisol. The result? A less stressed and more blissed out you.

### Hugs are good for kids' brains.

Hugs boost feelings of connectedness and security, something that delivers a powerful developmental boost. After all, when a young child feels safe and secure, he's more willing to take the kind of risks that lead to learning—like beginning to explore the exciting world beyond your lap. As Borba notes, "The more secure your child is, the more open he'll be to new experiences." And the more oppor-

tunities he'll have to develop his amazing brain.

### Hugs deliver important health benefits.

Looking for a powerful mood-booster that delivers a smorgasbord of other health benefits, too? Look no further than the closest hug. Hugs can help to lower your blood pressure and reduce your heart rate. They can even give your immune system a boost, helping you to ward off the common cold. And it's all thanks to the stress-reducing powers of oxytocin.

### Hugs function as powerful relationship glue.

Hugs help to forge a powerful bond between you and your child. Some people refer to it as an elevating glow because it lifts your emotions. Others think of it as a warm glow because it leaves you



feeling warm inside. That's the hormone of love and connection working its magic, according to Borba. And the truly magical thing about this connection is the fact that hugs offer as much benefit to the giver as they do to the receiver: "It's not just a one-way street."

Here's some final evidence about the far-reaching impact of hugs. The hugs you give your child today are an investment in his long-term emotional health, influencing his ability to give and receive love for many years to come: "What we really want is for our children to become that emotionally healthy, empathic person who can make a difference in the world," says Borba. "And it all starts with that one-on-one connection—with the power of that hug." <https://www.huggies.com/en-us/tips-advice/power-of-hugs/science-of-hugs/power-of-a-hug>

# How to Pay Off Debt

## How much debt do you have?

Your first step should be to gather the following information about each of your debts:

- Type of debt (credit card, personal loan, mortgage, etc.)
- Amount owed
- Interest rate

Next, you should calculate your disposable income. This is the money left over each month after you've paid all your necessary expenses. Make sure to include the minimum payment amounts of all your debts when adding up your necessary expenses. Your disposable income will be extra money you can put toward paying off your debt.

## How does debt affect your credit score?

Debt affects your credit score because it determines your credit utilization ratio, which is the percentage of your available credit that you're using. If you have \$20,000 in available credit across all your credit cards and combined balances of \$16,000, then your credit utilization would be 80%. A high credit utilization negatively impacts your credit score. With the most widely used type of credit score, the FICO® Score, 30% of your score is based on your credit utilization.

Although there's no specific safe zone to target, it's best if you don't use more than 20% to 30% of your available credit.

## Debt strategies

### 1 Debt snowball

With the debt snowball method, you always put your extra money toward the debt with the smallest balance.

Here's an example -- you have a credit card with a \$400 balance, another with a \$2,000 balance, and a third with a \$5,000 balance. You make the minimum payments on each card, and any money left over would go toward the card with the \$400 balance. Once you pay off that card, you'd put your extra money toward the card with the \$2,000 balance.

Mathematically, the debt snowball method isn't optimal. You'd save more money on interest by prioritizing debts with the highest interest rates.

But this method is extremely popular because it works from a psychological perspective.

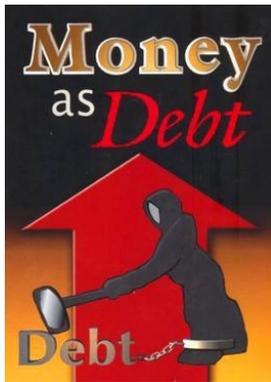
### 2 Debt avalanche

The debt avalanche method involves putting your extra money toward the debt with the highest interest rate. After you pay it off, you progress to the debt with the next highest interest rate, and so on.

The obvious benefit of this method is that it saves you more money on interest compared to the debt snowball. It can also help you pay off your total debt more quickly.

### 3 Debt consolidation

Debt consolidation is combining multiple debts into one. The most common ways to do this are by getting a personal loan or a balance transfer credit card, and then using that to pay off all your debts.



Since you'll have only one monthly payment to make after debt consolidation, this makes debt repayment much simpler and reduces the odds of a missed due date.

### 4 Debt management plan

If you decide to work with a credit counseling agency, one option it may present is a debt management plan. The agency would then negotiate your debts with each of your creditors and arrange a payment plan that you can afford. Once the plan is set up, you make one payment to the credit counseling agency per month, and it distributes your payment to each of your creditors.

## Debt repayment options

### • Balance transfer

A balance transfer involves moving a balance from one credit card to another. This allows you to consolidate your debt and potentially get a lower interest rate.

### • Personal loan

You can apply for a personal loan, and then use it to pay off existing debt. This is another way to consolidate your debt so that you have only one monthly payment. Depending on your credit, you may also be able to get a loan with a lower interest rate than your debt.

### • Debt settlement

Debt settlement is when either you or a third party negotiates with a creditor to pay off your debt for less than you owe. For example, if you owe \$5,000, you could try to settle the debt for \$4,000.

You'll need to be ready to pay the full settlement amount if the creditor agrees to it. After the settlement is complete, the creditor will likely report the debt as settled, which can cause your credit score to drop significantly.

### • Bankruptcy

There are two common types of bankruptcy that consumers can file to discharge debt: Chapter 7 and Chapter 13.

1. **In Chapter 7 bankruptcy**, you liquidate your assets and, in return, you're able to discharge most types of debt.

2. **In Chapter 13 bankruptcy**, you set up a payment plan, follow this plan to repay as much of your debt as possible, and then you can discharge remaining debts after completing that plan. Payment plans generally last from three to five years.

The type of bankruptcy you qualify for depends on your financial situation. If you make enough money to pass what's known as the means test, then you'll likely need to file Chapter 13 bankruptcy and follow a payment plan. Although filing bankruptcy can be beneficial because it allows you to discharge debt, it will also impact your credit score for several years.

## What is your debt-to-income ratio?

Your debt-to-income (DTI) ratio is your combined monthly debt payments divided by your

monthly income.

The reason your DTI ratio is important is because creditors look at it when deciding whether to approve applications for new credit.

## How can you stay out of debt?

### • Avoid excessive monthly expenses

Ideally, your essential monthly expenses should be no more than 50% of your income. The consumers who get the fanciest homes and cars they can afford tend to be the ones who end up in debt.

By being conservative with your fixed expenses, you'll have a comfortable buffer in case of a financial emergency.

### Budget and track what you spend

There are many different budgeting systems out there, but what's important is finding one that you like. No matter how you set up your budget, it should have clear limits on how much you'll spend each month.

### • Prioritize your savings

The best financial habit you can start is saving money first, before you do anything else with your paycheck. Simply choose an amount and set up an automatic transfer to your savings account after each pay period.

### • Build an emergency fund

Your first goal with your savings should be building an emergency fund. When you have any sort of unexpected expense, an emergency fund can cover it so that you don't need to borrow money and go into debt.

## Which debt strategy is right for you?

This depends on the answers to two questions: Can you make at least minimum payments on all your debts?

Do you have good credit (a credit score of at least 670)?

Here's what debt strategy to choose based on your answers:

### • You can make all your payments and you have good credit

Apply for either a balance transfer credit card or a personal loan to consolidate your debt. A balance transfer card is a better choice if you have only credit card debt, because you could get a 0% intro APR. If you have multiple types of debt, then you should get a personal loan.

### • You can make all your payments, but you don't have good credit

Use either the debt snowball or the debt avalanche method. Since the debt avalanche method saves money, you should choose that one if you're confident you can stay on track with all your payments. If you prefer a method that will keep you motivated, then go with the debt snowball.

### • You can't make all your payments

Contact a nonprofit credit counseling agency for assistance. It may be able to help you adjust your spending and free up enough money to make all your payments. If not, you can ask a counselor about negotiating a debt management plan or debt settlement. <https://www.fool.com/the-ascent/personal-finance/how-to-pay-off-debt/>

## Announcements

During the month of March we are celebrating National Nutrition Month.

What is healthy food for kids?

Healthy food for preschoolers includes a wide variety of fresh foods from the five healthy food groups:

vegetables

fruit

grain foods

reduced-fat dairy



protein.

Each food group has different nutrients, which your child's body needs to grow and work properly. That's why we need to eat a range of foods from across all five food groups.

Healthy drinks: water

Water is the healthiest drink for children. It's also the cheapest. Most tap water is fortified with fluoride for strong teeth too.

Healthy alternatives for snacks and desserts

It's fine to offer your child snacks, but try to make sure they're healthy. Fruit and vegetables are a good choice - for example, thinly sliced carrot with dips like hummus, guacamole or tzatziki.

The same goes for dessert at the end of a meal. Sliced fruit or yogurt are healthy options. If you want to serve something special, try homemade banana bread. Save the seriously sweet stuff, like cakes and chocolate, for special occasions like birthdays.

## 5 Daytime Habits to Help Your Baby Sleep Better at Night

### Timing the Last Nap Perfectly

Be very careful of that last nap. My son loved to fall asleep later in the day and his nap kept creeping closer and closer to bed time. Once bedtime did arrive, he didn't want to go to sleep. Make sure that last time is timed correctly and they have at least four hours of awake time before bedtime.

### Making Sure They Were Full

I wanted to make sure that my little ones had a full belly when going to bed each night, so I made those last feeds just a little bit longer so that they wouldn't get hungry and wake up in the middle of the night.

### Keeping a Proper Daily Routine

Routine is key. Make sure that you're sticking to it throughout the day and especially before bed. That way they know what to expect when it comes that time when they need to go to



sleep.

### Not Skipping Naps

While I used to think that skipping a nap would in turn help my little one sleep more at night, I was very wrong. Skipping a nap only agitated them and made that dreadful "witching hour" just that much more dreadful. Babies and toddlers need sleep throughout the day, so make sure you stick with the nap and take advantage of that time when they are sleeping.

### Making Sleep "Happy"

Overall, you want to make sleep time a happy time. You want your little one to look at sleep as a positive, not as something that keeps them away from you. Put them down with a smile on your face. Make their sleep environment a peaceful one. The more and more you do this, the more they will love going to sleep each night.

<https://www.huggies.com/en-us/tips-advice/wellness/sleep-rest/5-daytime-habits-to-help-your-baby-sleep-better-at-night>

## How to Protect Yourself & Others (Covid 19)

### Three Important Ways to Slow the Spread

1. Wear a mask to protect yourself and others and stop the spread of COVID-19.
2. Stay at least 6 feet (about 2 arm lengths) from others who don't live with you.
3. Avoid crowds. The more people you are in contact with, the more likely you are to be exposed to COVID-19.



### Wear a mask

- Everyone 2 and older should wear masks in public.
- Masks should be worn in addition to staying at least 6 feet apart, especially around people who don't live with you.
- If someone in your household is infected, people in the household should take precautions including wearing masks

to avoid spread to others.

- Wash your hands or use hand sanitizer before putting on your mask.
- Wear your mask over your nose and mouth and secure it under your chin.
- Fit the mask snugly against the sides of your face, slipping the loops over your ears or tying the strings behind your head.
- If you have to continually adjust your mask, it doesn't fit properly, and you might need to find a different mask type or brand.
- Make sure you can breathe easily.
- Effective February 2, 2021, masks are required on planes, buses, trains, and other forms of public transportation traveling into, within, or out of the United States and in U.S. transportation hubs such as airports and stations.

<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>

## Papaya baby food ideas

Stir finely diced papaya into cooked brown rice and serve as a side dish. That little extra sweetness will make the rice so much more desirable to baby!

Mix pureed papaya with natural yogurt, mashed avocado and chopped, cooked chicken for a fun and fruity salad.

Sprinkle half a papaya with ground ginger and rub with unsalted butter. Place in a baking pan, pour in 3/4 inch boiling water and bake at 400 deg F (200 deg C) for 20 to 30 minutes. Try serving as a side dish with a savoury meal... weird but wonderful!

Add sliced papaya to the poaching liquid for the last few minutes when cooking fish - papaya and fish make a delicious combination!



## Is papaya healthy for babies?

Yes. Ripe papaya fruit is packed with vitamins A and C—essential nutrients to support your baby's eyesight, immune system, and skin. Vitamin C also helps your baby absorb iron from plant-based foods, and papaya has loads of vitamin C, even more than apples, bananas, and oranges. The fruit also offers plenty of B vitamins for energy, vitamin E for stronger cells, and fiber for a healthy gut.

It would be wise to start with ripe papaya fruit and wait until your child is older to serve green or unripe papaya. While information and research are limited, studies show that unripe papaya fruit contains more latex and papain than ripe papaya, which can act as irritants (these may also promote contractions in pregnant women).<sup>2</sup> Animal research also suggests that the seeds or seed extract may not be safe for expecting moms.<sup>3</sup>

★Tip: Always wash ripe papaya. The fruit is commonly sprayed with pesticides, and washing the skin before cutting through it can help minimize your baby's exposure to toxins. <https://solidstarts.com/foods/papaya/#:~:text=Ripe%20papaya%20fruit%20is%20packed,apples%20bananas%2C%20and%20oranges>.



## When can babies eat papaya?

Ripe papaya fruit may be introduced as soon as your baby is ready to start solids, which is generally around 6 months of age.

Papaya flowers, leaves, roots, and seeds are also edible, but there is limited research on the safety of these foods for babies and toddlers. The same goes for young papaya, also known as green papaya or unripe papaya. Consider waiting until your child is older and has developed advanced eating skills to serve the unripe fruit and other parts of the plant and note that the information below is all about ripe papaya fruit—a terrific first food for babies and toddlers.

Papaya originated in Central America before it was taken by European colonizers to Africa, Asia, and Australia, where it is sometimes called papaw. Today the fruit tree thrives wherever skies are sunny, temperatures are consistently warm, and there is plenty of rainfall to plump up the fruit. Like all produce, there are different varieties—some are small and



shaped like a pear, others are oblong and weigh up to five pounds—with flesh that ranges in color from salmon-red to peachy pink to fiery yellow. Botanically a berry, papaya fruit can be eaten raw, like a melon when it is ripe, or cooked like squash when it is still young, firm, and green. As young papaya fruit ripens, its pulp softens and its green skin fades, some to a pale yellow, others to deep gold with blushes of pink. The aroma of papaya fruit also changes as it ripens, at first bright and sweet, then increasingly earthy and musky as the fruit over ripens. The pronounced smell comes from papain, a plant enzyme that helps

our bodies break down proteins and that can be used in marinades and rubs to tenderize meat.

★Tip: Whole papaya is ripe and ready to eat when most of the green skin has faded, it is fragrant, and it gives when pressed—like a ripe avocado, melon, or tomato. Mottled brown spots on the skin and a musky smell are signs that the fruit has reached peak ripeness. <https://solidstarts.com/foods/papaya/#:~:text=Ripe%20papaya%20fruit%20is%20packed,apples%20bananas%2C%20and%20oranges>.